

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION**

In re:

SILBURN RALPH PALMER

Debtor(s)

Case No. 23-41916-R

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Carey D. Ebert, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/10/2023.
- 2) The plan was confirmed on 01/25/2024.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/06/2024.
- 5) The case was converted on 10/08/2024.
- 6) Number of months from filing or conversion to last payment: 7.
- 7) Number of months case was pending: 13.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$3,182.57.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$5,010.00
Less amount refunded to debtor \$5.00

NET RECEIPTS: \$5,005.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,719.13
Court Costs \$0.00
Trustee Expenses & Compensation \$375.80
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,094.93

Attorney fees paid and disclosed by debtor: \$1,172.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AVANT/WEBBANK	Unsecured	124.00	NA	NA	0.00	0.00
BRIDGESTONE ACCEPTANCE CORPO	Unsecured	12,412.00	13,047.49	13,047.49	0.00	0.00
CAPITAL ONE	Unsecured	88.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	75.00	NA	NA	0.00	0.00
COSERV ELECTRIC	Unsecured	NA	83.77	83.77	0.00	0.00
CREDIT SERVICE COMPANY	Unsecured	1,910.12	1,910.12	1,910.12	0.00	0.00
CREDIT SERVICE COMPANY	Unsecured	953.00	NA	NA	0.00	0.00
DEPARTMENT OF EDUCATION MOHE	Unsecured	13,467.00	13,529.37	13,529.37	0.00	0.00
DISCOVER BANK	Unsecured	174.00	515.18	515.18	0.00	0.00
EXCELSIOR COLLEGE	Unsecured	1,597.27	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	522.00	NA	NA	0.00	0.00
GENESIS CREDIT MANAGEMENT	Unsecured	1,228.00	NA	NA	0.00	0.00
GLOBAL LENDING SERVICES LLC	Secured	29,785.41	29,175.59	27,170.30	0.00	0.00
GLOBAL LENDING SERVICES LLC	Secured	NA	0.00	2,005.29	1,910.07	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	100.08	100.08	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	2,535.00	2,559.57	2,559.57	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	651.44	651.44	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	778.62	778.62	0.00	0.00
LVNV FUNDING LLC	Unsecured	778.00	NA	NA	0.00	0.00
MEDICAL CENTER OF LEWISVILLE	Unsecured	NA	200.00	200.00	0.00	0.00
MEDICAL CENTER OF LEWISVILLE	Unsecured	NA	265.55	265.55	0.00	0.00
MEDICAL CENTER OF MCKINNEY	Unsecured	NA	200.00	200.00	0.00	0.00
METHODIST HEALTH SYSTEM BY AM	Unsecured	NA	200.00	200.00	0.00	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	NA	686.58	686.58	0.00	0.00
NTTA	Unsecured	900.08	NA	NA	0.00	0.00
PREMIER BANKCARD, LLC	Unsecured	81.00	218.79	218.79	0.00	0.00
SELF INC/LEAD BANK	Unsecured	228.00	NA	NA	0.00	0.00
SELF INC/LEAD BANK	Unsecured	501.00	NA	NA	0.00	0.00
SUNRISE CREDIT SERVICES	Unsecured	918.00	NA	NA	0.00	0.00
TEXAS HEALTH RESOURCES BY AMI	Unsecured	NA	200.00	200.00	0.00	0.00
TIDES AT LEWISVILLE	Secured	NA	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
UNT STUDENT ACCOUNTING	Unsecured	3,938.85	NA	NA	0.00	0.00
VERIZON	Unsecured	986.00	967.94	967.94	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$27,170.30	\$0.00	\$0.00
All Other Secured	\$2,005.29	\$1,910.07	\$0.00
TOTAL SECURED:	\$29,175.59	\$1,910.07	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,559.57	\$0.00	\$0.00
TOTAL PRIORITY:	\$2,559.57	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$33,554.93	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$3,094.93</u>	
Disbursements to Creditors	<u>\$1,910.07</u>	
TOTAL DISBURSEMENTS :		<u>\$5,005.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 11/06/2024

By: /s/ Carey D. Ebert

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

CERTIFICATE OF SERVICE

This is to certify that a true and correct copy of the foregoing Chapter 13 Standing Trustee's Final Report and Account has been served upon the following parties in interest by mailing a copy of same to them via first class mail on the date set forth below or electronically via ECF.

SILBURN RALPH PALMER
14401 STAPLETON LANE
APT 1105
FORT WORTH, TX 76155

ALLMAND LAW FIRM PLLC
860 AIRPORT FREEWAY SUITE 401
HURST, TX 76054

Dated: November 06, 2024

/s/ Carey D. Ebert

Office of the Standing Chapter 13 Trustee